

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re) Chapter 7
)
Edward H Embree) Case No. 05-26934-SQU
)
Debtor(s).) Hon. JOHN H. SQUIRES

**Notice of Trustee's Final Report, Hearing on Applications
for Compensation, and Hearing on the Abandonment
of Property by the Trustee**

To the Debtor(s), Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: DuPage County Courthouse, 505 N. County Farm Rd., Courtroom 4016,
Wheaton, IL 60187

On: **May 29, 2009** Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$12,335.07
Disbursements	\$21.63
Net Cash Available for Distribution	\$12,313.44

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>GINA B. KROL</u> <i>Trustee Compensation</i>	\$0.00	\$1,983.51	\$0.00
<u>COHEN & KROL</u> <i>Attorney for Trustee</i>	\$0.00	\$2,454.00	\$53.80

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
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6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.0000% .

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
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7. Claims of general unsecured creditors totaling \$386,944.24 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 2.0200% .

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
	Dell Financial Services	\$4,082.59	\$82.53
000002	Discover Financial Services	\$10,182.47	\$205.84
000003	First National Bank	\$15,181.52	\$306.90
000004	Bank Of America Na (Usa)	\$10,888.47	\$220.11
000005	Bank Of America Na (Usa)	\$11,711.54	\$236.75
000006	Us Bank Corp/ Retail Payment Soluti	\$23,839.30	\$481.91
000007	Jp Morgan Chase Bank Na	\$6,010.61	\$121.51
000008	Capital One Bank	\$448.88	\$9.07
000009	Capital One Bank	\$2,310.80	\$46.71
000010	Capital One Bank	\$10,787.48	\$218.07
000011	American Express Bank, Fsb	\$3,267.78	\$66.06
000012	Ecast Settlement Corporation, Assig	\$32,575.92	\$658.53
000013	Chase Manhattan Bank Usa, Na	\$14,387.62	\$290.85
000014	Chase Manhattan Bank Usa, Na	\$11,391.12	\$230.27
000015	Chase Manhattan Bank Usa, Na	\$5,337.44	\$107.90
000016	Chase Manhattan Bank Usa, Na	\$9,179.20	\$185.56
000018	Ecast Settlement Corporation, Assig	\$23,186.44	\$468.72
000019	Ecast Settlement Corporation, Assig	\$25,743.00	\$520.40
000020	Ecast Settlement Corporation, Assig	\$11,904.66	\$240.65
000021	Diamond, Louis	\$27,500.00	\$555.92
000022	Michaels, Jerrold	\$66,000.00	\$1,334.20
000035	Ecast Settlement Corporation, Assig	\$5,067.36	\$102.44
000036	Chase Bank Usa Na	\$6,254.13	\$126.42
000038	Citibank/Choice	\$2,207.97	\$44.63
000039	Citibank (South Dakota) N.A.	\$16,323.86	\$329.99
000040	Mbna America Bank Na	\$23,372.33	\$472.47

000041	Chase Bank Usa Na	\$7,801.75	\$157.72
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8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the CLERK OF BANKRUPTCY COURT, KENNETH S. GARDNER, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor(s) have not been discharged.
11. The Trustee proposes to abandon the following property at the hearing:

<u>Name of Property</u>	<u>Scheduled Value</u>
Cash	\$75.00
Bank Accounts	\$1,750.00
Household Goods	\$1,500.00
Books	\$100.00
Jewelry	\$400.00
Insurance	\$300.00
Car	\$17,000.00
Car	\$815.00

Dated: April 23, 2009

For the Court,

By: KENNETH S. GARDNER
CLERK OF BANKRUPTCY COURT
KENNETH S. GARDNER

Trustee: Gina B. Krol
Address: 105 West Madison Street
Suite 1100
Chicago, IL 60602-0000
Phone No.: (312) 368-0300

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 05-26934User: amcc7
Form ID: pdf002Page 1 of 2
Total Served: 50

Date Rcvd: Apr 23, 2009

The following entities were served by first class mail on Apr 25, 2009.

db +Edward H Embree, 620 S. York Rd., #103, Bensenville, IL 60106-3032
 aty +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison Street #1100, Chicago, IL 60602-4600
 aty +Timothy M Hughes, Lavelle Legal Services Ltd, 501 West Colfax, Palatine, IL 60067-2545
 tr +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600
 10112633 American Express Bank, FSB, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
 9680918 +BANK OF AMERICA, PO BOX 970, NORFOLK VA 23501-0970
 9557739 Bank of America NA (USA), PO Box 2278, Norfolk VA 23501-2278
 9557740 Capital One, P.O. Box 85167, Richmond, VA 23285-5167
 9895842 +Capital One Bank, Capital One, c/o TSYS Debt Management, PO Box 5155, Norcross, GA 30091-5155
 9557747 Chase, P.O. Box 52195, Phoenix, Arizona 85072-2195
 9557743 Chase Bank One Line, P.O. Box 9001008, Louisville, KY 40290-1008
 9557742 Chase Bank USA NA, P.O. Box 15145, Wilmington, DE 19850-5145
 9557745 +Chase BankOne, P.O Box 15153, Wilmington, DE 19886-5153
 9557744 +Chase Bankcard Services, P.O. Box 52195, Phoenix, AZ 85072-2195
 9557746 Chase Home Mortgage, P.O. Box 9001871, Louisville, Ky 40290-1871
 10417179 Chase Manhattan Bank USA, NA, by eCAST Settlement Corporation, as its agent, P.O. Box 35480, Newark, NJ 07193-5480
 9557748 +Chase/Bank One, P.O Box 15153, Wilmington, DE 19886-5153
 9557749 +Choice (CitiBank), P.O Box 688914, Des Moines, IA 50368-8914
 9557750 +Citi Bank Ready Credit, P.O Box 8117, S Hackensack, NJ 07606-8117
 9557751 +Citi Bank Ready Credit, P.O Box 8104, S Hackensack, NJ 07606-8104
 9557752 +Citi Cards, P.O. Box 688904, Des Moines, IA 50368-8904
 9557753 +Citi Driver's Edge, Citi Cards, P.O. Box 688915, Des Moines, IA 50368-8915
 10964015 +Citibank (South Dakota) N.A., POB 182149, Columbus, OH 43218-2149, DBA Sears
 10957202 Citibank/CHOICE, Exception Payment Processing, P.O. Box 6305, The Lakes, NV 88901-6305
 9680919 DELL FINANCIAL SERVICES, PO BOX 5292, CAROL STREAM IL 60197-5292
 9680924 +DIAMON, LOUIS, 6239 S HUDSON, TULSA OK 74136-2023
 10445130 +Dell Financial Services, c/o Weltman, Weinberg & Reis Co., L.P.A., 10 S. LaSalle St., Suite 900, Chicago, IL 60603-1016
 10462792 +Diamond, Louis, Arthur R Ehrlich/Goldman & Ehrlich, 19 S Lasalle St Suite 800, Chicago IL 60603-1404
 9601901 +First National Bank, P O Box 2951, Omaha, NE 68103-2951
 9557755 +First National Bank, P.O. Box 2436, Omaha, NE 68103-2436
 10499512 +First National Bank of Omaha, 1620 Dodge St, Stop Code 3105, Omaha NE 68197-0003
 9557756 Ford Finance, P.O. Box 64400, Colorado Springs, CO 80962-4400
 9570783 Ford Motor Credit, P O Box 537901, Livonia MI 48153-7901
 10498855 +Ford Motor Credit Company, P.O. Box 55000, Detroit, MI 48255-0001
 9680921 +GARDNER ARNOLD, 1828 POPLAR COURT, MUNSTER IN 46321-3851
 9557757 Individualized Bankcard Servic, P.O. Box 15971, Wilmington, DE 19850-5971
 9639126 JP MORGAN CHASE BANK NA, PO BOX 3155, MILWAUKEE WI 53201-3155, ATTN BANKRUPTCY DEPARTMENT
 9557758 +MBNA America Bank NA, Mailstop DE5-014-02-03, PO Box 15168, Wilmington DE 19850-5168
 10462796 +MICHAELS, JERROLD, ARTHUR R EHRLICH/GOLDMAN & EHRLICH, 19 S LASALLE ST SUITE 800, CHICAGO IL 60603-1404
 9680923 +MICHAELS, JERROLD, 6409 WALKUP LANE, CRYSTAL LAKE IL 60012-3260
 9557760 +Sear Mastercard, P.O Box 6921, The Lakes, NV 88901-6921
 9620650 +US Bank Corp/ Retail Payment Solutions, PO Box 5229, Cincinnati, Ohio 45201-5229
 9680922 +WARD, GEORGE, 1 RIDGE FARM ROAD, BURR RIDGE IL 60527-5180
 9680920 +WELTMAN WEINBERG & REIS CO, RE DELL FINANCIAL SERVICES, 1419 LAKE COOK RD SUITE 480, DEERFIELD IL 60015-5228
 9557759 eCAST SETTLEMENT CORPORATION, MBNA AMERICA BANK DELAWARE NA, PO BOX 35480, NEWARK NJ 07193-5480
 10410378 eCAST Settlement Corporation, assignee of, Advanta Bank Corp., P.O. Box 35480, Newark, NJ 07193-5480
 10581074 eCAST Settlement Corporation, assignee of, Chase Manhattan Bank USA, NA, P.O. Box 35480, Newark, NJ 07193-5480
 10450573 eCAST Settlement Corporation, assignee of, MBNA America Bank, N.A., P.O. Box 35480, Newark, NJ 07193-5480

The following entities were served by electronic transmission on Apr 24, 2009.

9557754 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 24 2009 07:44:28 Discover, P.O. Box 30395, Salt Lake City, UT 84130-0395
 9596174 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 24 2009 07:44:28 Discover Financial Services, Discover Bank, PO Box 8003, Hilliard OH 43026

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10576633* American Express Bank, FSB, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
 9557741* Capital One, P.O Box 85167, Richmond, VA 23285-5167
 10579750* eCAST Settlement Corporation, assignee of, MBNA America Bank, N.A., P.O. Box 35480, Newark, NJ 07193-5480

TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 05-26934

User: amcc7
Form ID: pdf002

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Total Served: 50

Date Rcvd: Apr 23, 2009

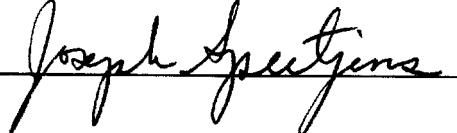
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2009

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is fluid and cursive, with a distinct "J" at the beginning.